

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.
Please Note: This Customer Information Sheet provides information available under this Product. Kindly refer to the Policy Schedule to know exact details of coverage opted by You.

Sl No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number																																
1	Product Name	DIGIT CAR INSURANCE	Policy No.																																
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN158RPMT0003V01202627																																	
3	Structure	Indemnity Basis: Section I – Loss of or damage to the vehicle Insured Section II- Liability to Third Parties Section IV- Residual Value Insurance Section V- Extended Warranty Cover Optional Covers: Optional Cover 1: Consumable Cover Optional Cover 3: Engine And Gear Box Protect Optional Cover 4: Breakdown Assistance Optional Cover 7: Key & Lock Protect Optional Cover 8: Tyre Protect Optional Cover 9: Rim Protect Optional Cover 11: Pay as You Drive Optional Cover 13: Electric Shield Optional Cover 14: EV Charger Cover Optional Cover 15: Loss to Personal Belongings Optional Cover 16: NCB Protector Optional Cover 17: NCB Shield Optional Cover 18: NCB Scaler Optional Cover 19: Accidental Hospitalisation Cover Optional Cover 23: Additional Towing Expenses Optional Cover 28: Legal Assistance Cover Optional Cover 29: Advantage Plus Optional Cover 30: Fuel Adulteration Optional Cover 34: Vehicle Cyber Risk Cover. Optional Cover 35: Paint Protection Film Cover. Optional Cover 36: Liquid Damage And Infotainment Protect Cover (LDIP) Optional Cover 37: Advance Systems Damage Cover Optional Cover 38: War Risk Cover New for Old Basis: Optional Cover 2: Zero Depreciation Cover Optional Cover 5: Return to Invoice Optional Cover 6: New Vehicle Replacement Benefit Basis: Section III Personal Accident Cover for Owner-driver Optional Cover 10: Preferred Garage Discount Optional Cover 12: Good Driver Benefit Optional Cover 20: Daily Hospital Cash Cover Optional Cover 21: Daily Conveyance Benefit Optional Cover 22: Loss of Revenue Optional Cover 24: Vehicle EMI Protection Cover Optional Cover 25: EMI Guard Cover Optional Cover 26: Vehicle EMI- Accidental Hospitalisation. Optional Cover 27: Vehicle Loan Shield Optional Cover 31: Personal Accident Cover for Passengers Optional Cover 32: Named Driver Benefit Optional Cover 33: Road Accident Cover Involving Uninsured Or Unidentified Vehicle Optional Cover 39: Waiver of Compulsory Deductible																																	
4	Interests Insured	- Damage of the Insured Vehicle - Personal Accidental cover for Owner- Driver of the Insured Vehicle - Liability to third party arising out of use of the insured vehicle																																	
5	Sum Insured / Motor Insured Declared Value Scope	IDV of the vehicle is INR as mentioned in below table <u>For Section I Own Damage to the Vehicle Insured</u> <table><tr><th>Year</th><th>*Vehicle IDV (Rs.)</th><th>*Non-Electrical Accessories IDV (Rs.)</th><th>*Electrical / Electronic Accessories IDV (Rs.)</th><th>*CNG / LPG Kit (Extra Fitted) IDV (Rs.)</th><th>*Trailer IDV (Rs.)</th><th>Total IDV (Rs.)</th><th>Sum Insured for PA Owner Driver Cover (Rs.)</th></tr><tr><td>Year 1</td><td></td><td></td><td></td><td></td><td></td><td></td><td>XXXX</td></tr><tr><td>Year 2</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>Year 3</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' and it will be fixed at the commencement of each policy year for each insured vehicle. This being a long-term policy, Loss or Damage to the vehicle Insured coverage will have different IDV for each year of the policy and IDV will be defined for each policy year separately. The IDV of the vehicle (and externally fitted accessories if any) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model of the vehicle insured at the commencement of insurance/renewal and adjusted for depreciation. However, we allow the customer to change the IDV depending on Product’s parameter. Ultimate IDV for the Policy shall be as chosen by the Customer. In case of any theft or Total loss/Constructive total loss, IDV mentioned on the Policy schedule shall be the maximum claim amount payable under the policy. The schedule of age-wise depreciation is applicable for the purpose of Total Loss/Constructive Total Loss (TL/CTL) claims only.	Year	*Vehicle IDV (Rs.)	*Non-Electrical Accessories IDV (Rs.)	*Electrical / Electronic Accessories IDV (Rs.)	*CNG / LPG Kit (Extra Fitted) IDV (Rs.)	*Trailer IDV (Rs.)	Total IDV (Rs.)	Sum Insured for PA Owner Driver Cover (Rs.)	Year 1							XXXX	Year 2								Year 3								
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		Below is an illustration table showing depreciation for arriving at IDV for vehicles aged up to 5 Years. <table><tr><th>Age of Vehicle</th><th>% of Depreciation for Fixing IDV</th></tr><tr><td>Not Exceeding 6 months</td><td>5%</td></tr><tr><td>Exceeding 6 months but not exceeding 1 year</td><td>15%</td></tr><tr><td>Exceeding 1 year but not exceeding 2 years</td><td>20%</td></tr><tr><td>Exceeding 2 years but not exceeding 3 years</td><td>30%</td></tr><tr><td>Exceeding 3 years but not exceeding 4 years</td><td>40%</td></tr><tr><td>Exceeding 4 years but not exceeding 5 years</td><td>50%</td></tr></table> • <u>For Section II - Liability to Third Parties</u> • For Third Party Property Damage- Upto INR _____ • For Third Party Death / bodily injury – No Limit (Motor Accidents Claim Tribunal decides the third-party insurance death claim amount based on the available documentation) • <u>Section III Personal Accident Cover for Owner-Driver – INR XXXX</u> • <u>Section IV Residual Value Insurance – Upto INR _____</u> • <u>Section V Extended Warranty Cover – Upto INR _____</u>	Age of Vehicle	% of Depreciation for Fixing IDV	Not Exceeding 6 months	5%	Exceeding 6 months but not exceeding 1 year	15%	Exceeding 1 year but not exceeding 2 years	20%	Exceeding 2 years but not exceeding 3 years	30%	Exceeding 3 years but not exceeding 4 years	40%	Exceeding 4 years but not exceeding 5 years	50%		
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6	Policy Coverage	Section I. Loss of Or Damage to The Vehicle Insured • fire explosion self-ignition or lightning; • burglary housebreaking or theft; • riot and strike; • earthquake (fire and shock damage) • flood typhoon hurricane storm tempest inundation cyclone hailstorm frost • accidental external means • malicious act • terrorist activity • whilst in transit by road rail inland waterway lift elevator or air • Landslide/rockslide <u>Plans Available under Section I – Loss or Damage to the Vehicle Insured:</u> The Plans available under Section I – Loss or Damage to the Vehicle Insured shall apply as per the Plan opted by the Insured and expressly mentioned in the Policy Schedule. I. Plan A: Comprehensive Coverage as per the standard terms, conditions, exclusions, depreciation provisions and benefits under Section I of the Policy. II. Plan B: Comprehensive Pro Includes Plan A benefits, with radiator, wiring harness, sensors/parking camera and ECM treated as metal parts for depreciation purposes, subject to Policy terms and conditions. III. Plan C: Comprehensive Promax Includes Plan B benefits, with additional coverage for consumables and/or partial depreciation waiver as specified in the Policy Schedule, subject to Policy terms and conditions. <u>Section – II: Liability to Third Parties</u> Subject to the limits of liability of the policy, the Company will indemnify the insured in the event of an accident caused by or arising out of the use of the vehicle against all sums including claimant's costs and expenses which the insured shall become legally liable to pay in respect of: • Death of or bodily injury to any person caused by or arising out of the use of the vehicle. • Damage to property caused by the use (including the loading and/or unloading) of the vehicle. <u>Section – III: PA Cover for Owner Driver</u> The Company undertakes to pay compensation as per the following scale for bodily injury/death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured or whilst driving or mounting into/dismounting from the vehicle insured or whilst traveling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in: <table><tr><th></th><th>Nature of injury</th><th>Scale of compensation</th></tr><tr><td>i.</td><td>Death</td><td>100%</td></tr><tr><td>ii.</td><td>Loss of two limbs or sight of two eyes or one limb and sight of one eye</td><td>100%</td></tr><tr><td>iii.</td><td>Loss of one limb or sight of one eye</td><td>50%</td></tr><tr><td>iv.</td><td>Permanent total disablement from injuries other than named above</td><td>100%</td></tr></table> <u>Section – IV: Residual Value Insurance</u> This section guarantees a minimum resale value of the vehicle at the end of the specified tenure. The guaranteed resale value shall be as stated in the Policy Schedule and calculated as a predetermined percentage of the vehicle’s invoice price. Where the market value is lower, the Company shall pay the difference, as determined by an authorized valuation/inspection agent of the Company. <u>Section V: Extended Warranty Cover</u> The Company will indemnify You for repair or replacement costs arising from mechanical, electronic, or electrical breakdown of the Vehicle due to a manufacturing defect during the coverage period stated in the Policy Schedule. Coverage applies only when the breakdown prevents the Vehicle from operating as per Manufacturer specifications; wear-and-tear or age-related deterioration is excluded. This Cover is available under Plan A for first-hand vehicles after expiry of the manufacturer’s warranty, and Plan B for vehicles with lapsed warranty or pre-owned vehicles, effective from the vehicle purchase date or as specified in the Policy Schedule. <u>Optional Cover under this Product</u> Optional Cover 1: Consumable Cover Optional Cover 2: Zero Depreciation Cover (New for Old Basis) Optional Cover 3: Engine And Gear Box Protect Optional Cover 4: Breakdown Assistance Optional Cover 5: Return to Invoice (New for Old Basis) Optional Cover 6: New Vehicle Replacement (New for Old Basis) Optional Cover 7: Key and Lock Protect Optional Cover 8: Tyre Protect Optional Cover 9: Rim Protect Optional Cover 10: Preferred Garage Discount		Nature of injury	Scale of compensation	i.	Death	100%	ii.	Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%	iii.	Loss of one limb or sight of one eye	50%	iv.	Permanent total disablement from injuries other than named above	100%	
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7	Add-on Cover	Not Applicable	
8	Loss Participation	<u>Compulsory Deductible applicable to Section 1- Own Damage Section</u> Deductible % of each claim, subject to a minimum amount as mentioned in Policy Schedule. Compulsory Deductible: RS _____ <u>Voluntary Deductible applicable to Section 1- Own Damage Section (applicable only if opted)</u> Deductible % of each claim, as mentioned in Policy Schedule. Voluntary Deductible: Rs. _____	Deductible
9	Exclusions	The Company shall not be liable under this Policy in respect of - Any accidental loss damage and/or liability caused sustained or incurred outside the Policy Period and / or outside the geographical area stated in the schedule. - Any claim arising out of any contractual liability. - Any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is - being used otherwise than in accordance with the “Limitations as to Use” - being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause. (i) Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising from or any consequential loss (ii) Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission. - Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material. - Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war (whether declared or not), invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim. However, this exclusion shall not apply to the extent of the coverage provided under “Optional Cover 38 – War Risk Cover”, if opted by You under the policy. - Any claim arising out of Fraudulent act committed by the Insured / vehicle owner/ driver of the vehicle / the dealer of the vehicle / Authorized representative of the Insured. - Any loss or damage occurred prior to inception of the Policy. - An accident happening whilst such person is under the influence of intoxicating liquor or drugs. - Normal wear and tear or gradual deterioration. - Any unproven or unexplained losses. - Any other exclusions as specified in the Policy Schedule.	General Exceptions
10.	Special Conditions and Warranties (if any)	Warranty - It is hereby warranted the coverage under this Policy commences only from the Risk Start time and Date as mentioned in the Policy schedule. No Liability shall attach under this Policy in respect of any Accident/Loss prior to the time and date of commencement of Period of Insurance. If this policy is preceded by break-in insurance, it is expressly agreed and understood that there will be no liability for any loss or damage that has occurred prior to the date of commencement mentioned in the schedule. Special conditions - The Company may at its own option repair reinstate or replace the vehicle or part thereof and/ or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed: - For total loss / constructive total loss of the vehicle -the Insured’s Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck. - for partial losses, i.e. Losses other than Total Loss/Constructive Total Loss of the vehicle -actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified. - The insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in	

		efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the insured's own risk. 3. The Insured should expeditiously provide the Insurer and its representatives and appointees with all the information, assistance, records and documentation that they might reasonably require, and 4. The Insured should allow the Insurer and its representatives and appointees to inspect the Insured Vehicle or any other material items. Please refer the policy schedule for any additional Warranties and Special Conditions, if any.																
11.	Admissibility of Claim	<u>Admissibility of Claim</u> In case of Own Damage claim, claim will be admissible only if loss/damage of vehicle due to below perils: • fire explosion self-ignition or lightning; • burglary housebreaking or theft; • riot and strike; • earthquake (fire and shock damage) • flood typhoon hurricane storm tempest inundation cyclone hailstorm frost • accidental external means • malicious act • terrorist activity • whilst in transit by road rail inland waterway lift elevator or air • Landslide/rockslide Claims will be admissible under Third Party Liability Claims only if your car has caused accidental bodily injury or damage to property of third party. Claim will be admissible under Personal Accident Cover for Owner Driver only if you have received accidental bodily injury while driving or mounting into/dismounting from the vehicle insured or whilst traveling in it as a co-driver. <u>Reporting of Loss Occurrence</u> Call our Helpline numbers 1800-258-5956 OR 1800-103-4448 or Email us - hello@godigit.com. Notice shall be given to the Company immediately upon the occurrence of any accidental loss or damage in the event of any claim. Thereafter You shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by You. Notice shall also be given to the Company immediately if You have knowledge of any impending prosecution, inquest or fatal inquiry in respect of any occurrence which may give rise to a claim under this Policy. In case of theft or criminal act which may be the subject of a claim under this Policy You shall give immediate notice to the police and co-operate with the Company in securing the conviction of the offender. The Third Party should lodge a FIR at the local police station. All third-party liability claims are settled in a Motor Accident Claims Tribunal (MACT). The third party must file a case at the local tribunal. <u>Duty of Care</u> You shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the Your own risk. <u>Situations where your Car Insurance Claim might get Rejected</u> • Damage due to drunk driving • Driving without a valid driving license • Damage due to wilful negligence • If a claim is in any respect fraudulent, or if any false declaration is made or used in support thereof, or if any fraudulent means. • Pre-Existing Damages • Due to exclusions mentioned in the Policy Wordings. Please refer exclusions provided in the Policy Wordings. <u>Own Damage sample claim calculation process (without Optional covers)</u> <table><tr><td>A</td><td>Gross Assessed Liability</td><td>₹20,000</td></tr><tr><td>B</td><td>Less: Depreciation (if applicable)</td><td>(₹4,000)</td></tr><tr><td>C</td><td>Net Assessed Liability (A-B)</td><td>₹16,000</td></tr><tr><td>D</td><td>Less: Compulsory Deductible</td><td>(₹2,000)</td></tr><tr><td>E</td><td>Net payable amount (C-D)</td><td>₹14,000</td></tr></table> (Please Note: Above mentioned calculation is for sample purpose, it may vary on claim-to-claim basis, nature of claim and as per the terms and conditions mentioned in the policy schedule). <u>Criteria for considering a vehicle as Total Loss/ Constructive Total Loss (TL/CTL) in case of Total Theft:</u> In case of total theft, the customer is eligible for the settlement of claim and will be indemnified as per the IDV subject to necessary documents and Terms and Conditions of the policy: • Intimate to insurance company immediately post occurrence of loss as per condition No. 1 and also, intimate to the police authorities immediately for tracking the stolen vehicle on priority in order to detect the crime. • Necessary documents to be submitted for admissibility and processing the claim conclusively <i>[List of such documents uploaded on company's official website as per attached PDF]</i> • Non traceable report must be submitted for confirming that the vehicle is not traceable by the authorities. • Processing of payment in claim is subject to submission of original documents such as Registration certificate, Form 35, NOC, subrogation, indemnity bond and set of original keys of stolen vehicle. • Insurer will cancel the Own Damage insurance effective the date of theft post settlement of claim Note: the above settlement would be subject to payment to financier or NOC from financier and submission of original documents requested by the insurer	A	Gross Assessed Liability	₹20,000	B	Less: Depreciation (if applicable)	(₹4,000)	C	Net Assessed Liability (A-B)	₹16,000	D	Less: Compulsory Deductible	(₹2,000)	E	Net payable amount (C-D)	₹14,000	
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12.	Policy Servicing - Claim Intimation and Processing	• Toll free Number: 1800-258-5956 • WhatsApp Number:7026061234 • Email: hello@godigit.com • You can connect with our customer service team at the time of occurrence of loss/ damage for its intimation. • For cashless claim- - In cashless claims, You need not to pay anything from Your pocket if You have selected our network garage for the repair of the accidental vehicle. - We have 6000+ garages across the country • For reimbursement claim - In reimbursement claims, You pay for the repairs and then submit a claim to us to get reimbursed for the expenses related to accident. - If You want to repair Your accidental vehicle at Your desired garage and it is not a part of our network garage then You can submit the bill to us and apply for reimbursement for the expenses related to accident.																

		- TAT (turn around time) for settlement of the claim will depend on the nature of claim and availability of part at the garage - In case the claim is not settled within the specified timelines, then the claimant is entitled for interest as the per rate specified in prevailing regulatory provisions.	
13.	Grievance Redressal and Policyholders Protection	We hope that we never leave you dissatisfied. However, if you ever wish to lodge a complaint, please feel free to call our 24 × 7 Toll free number 1800-258-5956 or email the customer service desk at hello@godigit.com . Senior citizens can now contact us on 1800-258-5956 or write to us at seniors@godigit.com. After investigating the matter internally and subsequent closure, we will send you, our response. If you do not get a satisfactory response from us and you wish to pursue other avenues for redressal of grievances, you may approach Insurance Ombudsman appointed by IRDAI under the Insurance Ombudsman Scheme. If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at grievance@godigit.com For updated details of grievance officer, kindly refer the link: https://www.godigit.com/claim/grievance-redressal-procedure The policyholder or the claimant also has the option to register the complaint on-line at IRDAI's Bima Bharosa by visiting https://bimabharosa.irdai.gov.in/ If you do not get a satisfactory response from us and you wish to pursue other avenues for redressal of grievances, you may approach Insurance Ombudsman appointed by IRDAI under the Insurance Ombudsman Scheme. For updated details of Ombudsman details, request to please check Council of Insurance Ombudsmen website available on https://www.cioins.co.in/Ombudsman Note: COUNCIL FOR INSURANCE OMBUDSMAN ,3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.Tel.: 022 – 69038801/03/04/05/06/07/08/09 Email: inscoun@cioins.co.in	Customer grievance redressal Policy
14.	Obligations of the Policyholder	- To disclose all information correctly sought by the insurer at time of filling the proposal form - In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately. - This policy has been issued upon declaration by the Insured that a valid Pollution Under Control (PUC) Certificate is held on the date of commencement of the Policy. The insured undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy.	